

UNITED STATES OF AMERICA  
Before The  
POSTAL RATE COMMISSION  
WASHINGTON, D.C. 20268-0001

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OFFICE OF THE SECRETARY

Postal Rate and Fee Changes, 2000 )

Docket No. R2000-1


ANSWERS OF THE OFFICE OF THE CONSUMER ADVOCATE  
TO INTERROGATORIES OF UNITED STATES POSTAL SERVICE  
WITNESS: SHERYDA C. COLLINS (USPS/OCA-T8-6-9)  
(June 16, 2000)

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The Office of the Consumer Advocate hereby submits the answers of Sheryda C. Collins to interrogatories of United States Postal Service, dated June 2, 2000. Each interrogatory is stated verbatim and is followed by the response.

Respectfully submitted,

OFFICE OF THE CONSUMER ADVOCATE

  
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ANSWERS OF OCA WITNESS SHERYDA C. COLLINS  
TO INTERROGATORIES USPS/OCA-T8-6-9

USPS/OCA-T8-6. Please refer to your testimony on page 5, lines 3 to 8. Please explain the relationship between the quote from witness Mayo's testimony and her views on the reliance upon money order service by consumers with modest incomes.

RESPONSE TO USPS/OCA/T8-6

I am not sure that I understand the question. However, I believe that the quotation is indicative of her views that money orders are indeed relied upon by consumers with modest incomes.

ANSWERS OF OCA WITNESS SHERYDA C. COLLINS  
TO INTERROGATORIES USPS/OCA-T8-6-9

USPS/OCA-T8-7. Please refer to your testimony on page 6, lines 3 to 5.

- (a) Please confirm that witness Mayo's interrogatory responses (OCA/USPS-T39-21 and 22) did not demonstrate any lack of awareness of competitors charging less than half of the Postal Service's proposed fee. If you do not confirm, please explain.
- (b) Please confirm that witness Mayo reported a price of 50 cents for a \$700 money order, in response to OCA/USPS-T39-21. If you do not confirm, please explain.
- (c) Please confirm that this 50 cent price might reflect the purchase of two money orders of not more than \$500, each at a price of 25 cents. (Compare OCA/USPS-T39-22(c)). If you do not confirm, please explain.

RESPONSE TO USPS/OCA/T8-7

- a. Not confirmed. The responses to the cited interrogatories do not demonstrate any awareness on witness Mayo's part of competitors charging less than half of the Postal Service's proposed fee. If she was aware of any, I do not believe that these responses indicate such awareness.
- b. Confirmed.
- c. This could be possible but it seems highly unlikely given witness Mayo's negative response to OCA/USPS-T-39-22(b). That question asked if she knew of competitors who offered money orders for a single fee of 28 cents up to \$500. I would expect that if she knew of a money order selling for 25 cents that she would mention that fact in this context.

ANSWERS OF OCA WITNESS SHERYDA C. COLLINS  
TO INTERROGATORIES USPS/OCA-T8-6-9

USPS/OCA-T8-8. Please refer to the money order fee examples provided on page 7 of your testimony.

- (a) Please provide the address of the CVS drug store that charges 39 cents for a money order.
- (b) Do all CVS drug stores in the Washington, D.C. metropolitan area charge the same price for money orders? If not, please provide your knowledge of other fees charged by CVS stores.
- (c) How much would a money order valued at \$700 cost at American Cash Express?
- (d) Does the Paradise Liquor Store also provide check cashing services?
- (e) Do you believe that the money orders sold at the Paradise Liquor Store and 13<sup>th</sup> Street Variety are priced to cover money order costs, or are they instead priced to attract customers into the store so that they will make other purchases? Please explain your response.
- (f) Do any of these seven money order vendors charge a different money order fee for military personnel?
- (g) If your answer to part (f) is yes, please provide the fee(s) with the corresponding establishment(s). If your answer to part (f) is no, are you aware of any vendors other than the Postal Service that charge a different money order fee for military personnel?

RESPONSE TO USPS/OCA/T8-8

- a. Several months ago, I called the CVS drug store at 717 14<sup>th</sup> St., N.W., Washington, D.C., (202) 737-5034 to inquire about money orders. I was told that they sold money orders up to \$500 for 39 cents. Subsequent to this, I went to the store and purchased a money order. I was charged 75 cents. After receiving this interrogatory, I called again and was told that money orders up to \$500 cost 79 cents.

ANSWERS OF OCA WITNESS SHERYDA C. COLLINS  
TO INTERROGATORIES USPS/OCA-T8-6-9

- b. No. I called CVS drug stores in Washington, D.C., Maryland and Virginia. All of the stores contacted in Virginia charged 69 cents for any money order up to \$500. The rest charged 79 cents.
- c. The upper limit for one money order at American Cash Express in Oxon Hill, MD is \$500 and that would cost 69 cents. However, if one needed money orders in the amount of \$700, the cost for one \$500 and one \$200 would be \$1.18 (49¢ + 69¢).
- d. I do not know. However, I would not be surprised it did.
- e. I have no knowledge of the way money orders are priced at the Paradise Liquor Store and the 13<sup>th</sup> Street Variety. It seems reasonable that the owners of these stores would offer inexpensive money orders for a variety of good business reasons. These may include: profit from the float; increased business for money orders if they cash checks on the side; increased revenues from check cashing fees collected from customers who need to buy a money order; increased good will and extra service features to better serve their customers; and increased traffic and business for the store.
- f. I do not know. However, I seriously doubt that they would.
- g. Not applicable.

ANSWERS OF OCA WITNESS SHERYDA C. COLLINS  
TO INTERROGATORIES USPS/OCA-T8-6-9

USPS/OCA-T8-9. Please refer to your testimony on page 10, line 15 to page 12, line 6.

- (a) Are you aware of private companies offering money orders over the Internet?
- (b) If so, please identify these companies (including a website address if available). Also provide the dollar amounts and corresponding prices for these money orders.

RESPONSE TO USPS/OCA/T8-9

- a. Yes.
- b. The company I was aware of is the one witness Mayo provided in her response to OCA/USPS-T-39-23, [www.BidPay.com/pricing.html](http://www.BidPay.com/pricing.html). Other research has produced several additional:

[www.sendmoneyorder.com](http://www.sendmoneyorder.com) Please see attachment for service description and pricing information. Also, please note the language on the first page: **"Pay for an Auction Item, Instantly** Don't go waiting in a long line at the post office! Let us do that for you! Use our easy money order service to pay for items you bid on in an auction. If you're a seller, tell your bidders to pay you using our handy service."

[www.moneyordernow.com](http://www.moneyordernow.com) Please see attached for service description and pricing information. Also please note the language on the first page: **"Order from the convenience of work or home! Pay Bills easily here with a money order! No more long lines at the bank or post office!"** When a search engine reports this site it touts the brand of money order, i.e., "moneyorder.com **BUY A WESTERN UNION MONEY ORDER ONLINE!!!**"

ANSWERS OF OCA WITNESS SHERYDA C. COLLINS  
TO INTERROGATORIES USPS/OCA-T8-6-9

[www.paypal.com](http://www.paypal.com) While this site does not offer money orders, it offers a simple payment service for free. "PayPal makes your auction payments quicker, easier and more secure than ever before. Buyers can now make instant payments and sellers can now accept payments from anyone with a credit card." "You can now send money to anyone with an email address!" Please see attached.

[www.turbocheck.com](http://www.turbocheck.com) This site offers to provide a service similar to PayPal but instead of a credit card it debits your checking account. Please see attached.

ANSWERS OF OCA WITNESS SHERYDA C. COLLINS  
TO INTERROGATORIES USPS/OCA-T8-6-9

ATTACHMENT

Attachment to Response to USPS/OCA-T8-9b.



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There are different "levels" of being a user of this system.

Click here for more information about user levels. If you are already a Power User or Super User, please log in and you will be allowed to send a higher amount.

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this page!



Just Hit  
Control+D

**1 Step One** Enter your auction number here, and push search, to verify you have the correct auction item.

eBay\*

Item Number

Search

- OR -

Yahoo!\*

Item Number

Search

- OR -

Amazon.com\*

Item Number

Search

If you are using a different Auction service, just enter the Item Number below, in the Memo of the Check.

**2 Step Two** Enter the seller's mailing address here.

NOW!

**Seller's Address**

Enter EITHER an Individual's Name, or a Company Name, or BOTH.

First Name	Middle Initial	Last Name
Company Name		
Street Address, Line 1		
Street Address, Line 2 [optional]		
City	State / Province	ZIP / Postal Code
Country		

Please use care when entering any addresses into this web site. The addresses are printed on your mail exactly as you enter them. Energy Flow Inc. is not responsible for address entry errors.

**Choose a delivery method:**

This is the way that your check or money order payment is delivered to the seller.



- ☒ **1st Class Mail** (Normal Postage - delivery in 3-10 business days)



- ☐ **Priority Mail** (Cost: \$3.95 - delivery in 2-3 business days)  
(available only for US recipients)

- 3** **Step Three** Fill out this check or Money Order. We recommend that you enter the auction item number as the check/money order's memo field.

- ☐ **International Money Order** ([info](#))  
☒ **Unbounce-Able Internet Check** ([info](#))



Unbounce-able

For Beginners, the maximum amount for a Money Order is \$25.00 and the maximum amount for a UIC is \$50.00. How do I send a higher amount?

Date: June 6, 2000

Pay to  
the  
order  
of:Enter the name of the person who  
will be cashing this check

Amount:

\$ 0.00

Item No.

Note: When sending checks and Money Orders to an International recipient, make sure the recipient can accept US Dollars.

**4 Step Four** Include a message if you like. If you want to change the font, paper, or color, you can do so in the next step.

**5 Step Five** If you would like e-mail notification sent out when this mail is taken to the Post Office, enter any e-mail addresses here. We recommend entering your own e-mail address, and the e-mail address of the seller, so everybody knows exactly when the mail is sent. Some sellers will even put your item in the mail upon receiving the e-mail notification.

**NOTE** Separate multiple e-mail addresses with a comma.  
Send Email Notification to:

[optional]

**6 Step Six** **Pay for the Auction Item**  
Push this button to enter the Energy Flow document system to make any adjustments you wish and to pay for the mail.

Payment methods accepted: Visa, MasterCard, Discover, and American Express for your convenience



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POSTAL SERVICE**

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## The Unbounce-Able Internet Check

### What is The Unbounce-able Internet Check?

It's a check that is drawn from Energy Flow's Business Bank Account at [Bank of America](#).

### How come it doesn't bounce?

Every UIC (Unbounce-Able Internet Check) is backed by YOUR credit card. You pay for it first! When you send mail using the [Energy Flow Network](#) you pay for documents with our [secure](#) payment gateway using your credit card before the check is printed and put in the mail.



unbounce-able

### Has any so-called "Unbounce-able" Internet Check ever bounced?

Not a single one.

### So they're about as good as cash?

Yes. Unbounce-able Internet Checks are accepted anywhere a normal check is accepted. If you want to be absolutely sure, try our [Money Order](#) service. International Money Orders are commonly accepted just like cash.

### How much can I write one for?

That depends on what kind of a user you are. [A detailed description of the various user levels can be found here.](#) Beginners have a lower limit than Power Users. Super Users have the highest dollar amount allowed for Unbounce-able Internet Checks.

### What kind of money is it?

United States Dollars. Please **check with the recipient** to make sure they can accept payment or money in **United States Dollars**. Energy Flow Inc. is not responsible for international recipients who can't convert US Dollars to their native currency. Please be sure to inquire first if the recipient has a handy way to convert US Dollars.

### How do I pay for it?

You use your credit card on our [secure server](#). We accept Visa, MasterCard, Discover, and American Express for your convenience.

UNITED STATES  
POSTAL SERVICE

### Does an Unbounce-Able Internet Check ever expire?

Yes. They have a valid lifetime of 60 days. After that they are void. A message to that effect is printed on every single UIC (Unbounce-able Internet Check).

**How long does it take to get there?**

It varies. Within the United States our mail takes 3-10 days, excluding Sundays. International mail can take anywhere from a week to 6 weeks, depending upon the country. Please keep your eye on this site for other delivery methods that will expedite delivery, such as Federal Express and UPS.

**What can I use one for?**

Lots of things: Use it to pay items you buy in an online auction. Any mail order can be simplified with UIC. Send someone special a check for their birthday. Pay your rent or other bills using your credit card as funds. Pay your credit card bill with it! Establish automatically recurring payments for things like mortgage, car payment, cable bill, ISP payment, etc. There is real power in combining the payment functionality with the scheduling. Forget about your bills, let us pay them!

**So how much does it cost?**

When you send an Unbounce-able Internet Check you will be charged \$1.49 plus 4.0% of the check amount. There is also a 50¢ charge for all mailings sent by the Energy Flow system, for scheduling and handling, in addition to a postage charge for First class Mail delivery of the document. In addition, a transaction charge of 79¢ applies to any orders less than \$10.00. You can pay more than the amount of the mail and retain an account in the Energy Flow system.

**Huh?**

For example: If you write a UIC for \$10.00, you would be charged 4.0% of that which is 40¢ plus \$1.49, in addition to the amount of the check. The total would be \$11.89.

For a \$50.00 check you would be charged  $(4.0\% = 2.00) + (1.49) + 50.00 = \$53.49$

For a \$100.00 check you would be charged  $(4.0\% = 4.00) + (1.49) + 100.00 = \$105.49$

For each mailing there would be an additional 50¢ charge for scheduling and handling and normal postage would apply. Domestic postage is 33¢ and International Postage varies. The document system will correctly compute the postage for the document at checkout time.

**Where can I get one?**

Go to [www.writechecks.com](http://www.writechecks.com). And don't forget to tell all your friends about UIC!

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## International Money Orders

### What is a Money Order?

A Money Order is an order for payment issued by Traveler's Express\*. They are typically accepted as cash and are good anywhere in the world.

### How much can I write one for?

That depends on what kind of a user you are. A detailed description of the various user levels can be found [here](#). Beginners have a lower limit than Power Users. Super Users have the highest dollar amount allowed for Money Orders.

### What kind of money is it?

United States Dollars. Please **check with the recipient** to make sure they can accept money orders. People in other countries must be able to take the money order somewhere to exchange it for their own currency. Energy Flow Inc. is not responsible for international recipients who can't convert US Dollars to their native currency. Please be sure to inquire first if the recipient has a handy way to convert US Dollars.

### How do I pay for it?

You use your credit card on our secure server. We accept Visa, MasterCard, Discover, and American Express for your convenience.



### Does a Money Order ever expire?

Traveler's Express money orders are valid for 3 years. After 3 years they can still be cashed but there will be a service charge.

### How long does it take to get there?

It varies. Within the United States our mail takes 3-10 days, excluding Sundays and holidays. International mail can take anywhere from a week to 6 weeks, depending upon the country. We now offer United States Priority Mail which will expedite your mail to taking 2-3 business days. Priority Mail is only available for recipients in the United States. Please keep your eye on this site for other delivery methods that will expedite delivery, such as Federal Express, UPS, and Global Priority Mail for International Recipients.

### What can I use one for?

Lots of things: Use it to pay items you buy in an online auction. Any mail order can be simplified with money orders. Send someone special a money order for their birthday. Pay your rent or other bills using your credit card as funds. Pay your credit card bill with it! Establish automatically recurring payments for things like mortgage, car payment, cable bill, ISP payment, etc. There is real power in combining the payment functionality with the scheduling. Forget

about your bills, let us pay them!

**So how much does it cost?**

When you send a Money Order you will be charged \$2.99 plus 5.0% of the money order's amount. There is also a 50¢ charge for all mailings sent by the Energy Flow system, for scheduling and handling, in addition to a postage charge for delivery of the document. In addition, a transaction charge of 79¢ applies to any orders less than \$10.00. You can pay more than the amount of the mail and retain an account in the Energy Flow system.

**Huh?**

For example: If you write a money order for \$10.00, you would be charged 5.0% of that which is 50¢ plus \$2.99, in addition to the amount of the check. The total would be \$13.49.

For a \$50.00 money order you would be charged  $(5.0\% = 2.50) + (2.99) + 50.00 = \$55.49$

For a \$75.00 money order you would be charged  $(5.0\% = 3.75) + (2.99) + 75.00 = \$81.74$

For each mailing there would be an additional 50¢ charge for scheduling and handling and normal postage would apply. Domestic postage is 33¢ and International Postage varies. The document system will correctly compute the postage for the document at checkout time.

**Where can I get one?**

Go to [www.sendmoneyorder.com](http://www.sendmoneyorder.com). And don't forget to tell all your friends about our unique Money Order service!

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You can also use this site to send a money order anywhere in the United States/Canada for any reason. (you must have a USA Checking Acct)

**Please tell your friends about this site!**

**Questions or Suggestions may be mailed to: [moneyordernow@aol.com](mailto:moneyordernow@aol.com)**

*First Class Mail will usually take 3-8 working days to arrive. In some cases, from coast to coast it may take up to 10 working days to arrive with the recipient. At this time we are only able to process orders from within the USA and orders that are going to a USA or Canada Address. International orders will be processed within the next month or so, please check back. Please read our "Terms and Conditions" before ordering. Additional fee of .35c for first class stamp and envelope will be added. \*2.99 refers to USA buyers who pay by Electronic Funds Transfer. **ALL SALES ARE FINAL!!***

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We are eBay sellers and have been for years. We noticed there is a need for an easy & trustworthy payment system between buyers and sellers with online auctions. Since we prefer to be paid with a money order for our online auctions, we came up with this service so that everyone can be paid by money order.

We hope that you find this site easy and useful and that you will tell all of your friends! Each and every person you refer will make a difference for us. :) Thank you!

If you would like to add our logo to your ebay or other auction pages please select the text below and 'copy' it. Then 'paste' it into your ebay item description box.

```
</p><BR><p><a href="http://www.cewebs.com/mon/money.html"> easy and inexpensive!" width="88" height="33"></a></p><BR><BR><BR>
```

Please make sure to place it all on one line.

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**Thanks!**

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**PayPal is Fast**

The transaction takes only a few seconds to complete and the recipient is instantly credited with the money.

**PayPal is Free**

PayPal's electronic payment service is completely free.

**PayPal is Secure**

All transactions are conducted through our secure servers, which are protected behind state-of-the-art firewalls.

**PayPal is Private**

Your financial information, such as credit card and bank account numbers, is kept private and the only personal information the recipient sees is your name and email address.

**Sending money is fast, free and secure!**

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## How it Works

PayPal allows you to securely send money to any email user in the U.S. After signing up, you simply enter the recipient's email address and a dollar amount. The money is charged to your credit card, and sent to the recipient. The transaction takes seconds to complete.

There's no problem if the recipient is not yet a PayPal user. He or she simply registers at PayPal after receiving an email notification, and is immediately credited with the amount in the new account. You may use a credit card, bank account or check to fund your account. Funds may be withdrawn at any time by direct deposit to a bank account or a personal check from PayPal. Users may also opt to send the money on to others.

## A Real-World Example

Let's take a real-world example. Andy owes Betty \$50. Andy has a credit card. He decides to pay Betty using PayPal. Here's how each step of the transaction would work:

Action	Information entered
1. Andy logs on to PayPal.com and registers.	<ul style="list-style-type: none"> <li>• Andy's name</li> <li>• Andy's street address</li> <li>• Andy's email</li> </ul>
2. Andy sends \$50 to Betty by registering his credit card and entering Betty's email address and the amount (\$50).	<ul style="list-style-type: none"> <li>• Andy's credit card information</li> <li>• Betty's email</li> <li>• Transaction amount</li> </ul>
3. Andy's credit card is charged \$50 and a new account in Betty's name is created and credited with the \$50.	
4. Betty receives an email notification ("You've got cash!") and clicks on a link which takes her to her new account.	
5. Betty registers with PayPal.	<ul style="list-style-type: none"> <li>• Betty's name</li> <li>• Betty's street address</li> <li>• Betty's email</li> </ul>
6. Betty can withdraw her money by direct deposit to her bank account or by personal check from PayPal. Betty also has the option of sending the money on to others.	<ul style="list-style-type: none"> <li>• Betty's bank account (if withdrawing by direct deposit)</li> </ul>

# TurboCheck

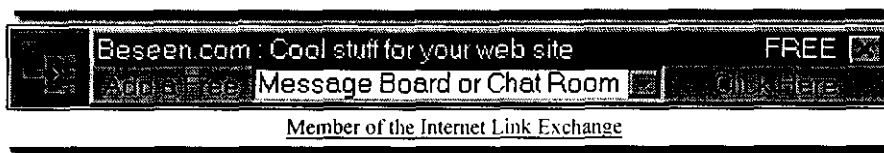
## What is TurboCheck?

TurboCheck is an essential business development tool for all businesses that transact long distance sales. Previously, small or home enterprises were limited in offering customers credit card payments by phone, fax and more recently online. But even this was dependent on whether they were able to afford or qualify for a Merchant Account.

A few years back some innovative entrepreneurs began taking advantage of regulations and laws that allowed a business to accept voice authorization for check or paper-draft payments. Because the few software packages at the time cost in the high hundreds, almost all businesses wanting to add this payment option for customers, utilized a service bureau. The costs and fees were outrageous and remain so to date!

With the introduction of TurboCheck, each and every small business that owns a computer and preferably a laser printer is now able to accept checks by phone, fax or even online! The software is simple to learn and downright inexpensive to buy.

When your customer is ready to order your product or service, close the sale just like you would with a credit card! Instead of asking them to get their credit card, you ask them to get their checkbook and have them read the information printed on their check. It's that simple!



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# ***TurboCheck***

## **Checks By Phone/Fax/Online Go Big Time!**

The National Credit Card Bureau said it best when they stated "recent technology allows the holders of over 200 million personal and business checking accounts, which contain \$1.5 trillion, to now read the bottom of the check... to any direct marketer, telemarketers, or service bureau as payment when they make purchases or payments by phone, computer, fax or interactive TV." **Are you going to beat your competitors by offering this service first... or are they going beat you?**

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# ***TurboCheck***

## **Product Pricing... and What You Get**

TurboCheck's Registration retail price is **\$99.00!** You get the following:

1. The premier Phone/Fax/Internet Check Payment System today!
2. A registration code, allowing you to designate **TWO** Payee Names for which the check drafts will be printed for deposit
3. The ability to print checks for pennies to pay your own bills
4. Unlimited Online Customer Care & Support - like you've never seen before!
5. 50 Blank Checks, shipped by priority mail for \$6.00 or 100 Blank Checks for \$10.00. Re-order rates beat any competitor!
6. Sample Phone Script to use with your customers - get the correct information the first time!
7. Sample HTML Order Pages for a 2 Step WWW Order Process
8. Sample Email Order Form for a 2 Step Email Order Process

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## DECLARATION

I, Sheryda C. Collins, declare under penalty of perjury that the answers to interrogatories USPS/OCA-T8-6-9 of the United States Postal Service are true and correct, to the best of my knowledge, information and belief.

Executed June 16, 2000

Sheryda C. Collins



# CERTIFICATE OF SERVICE

I hereby certify that I have this date served the foregoing document upon all participants of record in this proceeding in accordance with section 12 of the rules of practice.

  
JENNIE D. WALLACE

Washington, D.C. 20268-0001  
June 16, 2000